

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: ANGELA M. FASCIANA : CHAPTER 13  
Debtor :  
: :  
JACK N. ZAHAROPOULOS :  
STANDING CHAPTER 13 TRUSTEE :  
Movant :  
: :  
vs. :  
: :  
ANGELA M. FASCIANA :  
Respondent : CASE NO. 5-22-bk-01974-HWV

TRUSTEE'S ANSWER TO DEBTOR'S ANSWER AND NEW MATTER

AND NOW, this 27th day of February, 2024, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee for the Middle District of Pennsylvania, by and through his attorney, Agatha R. McHale, and responds to New Matter as follows:

7. Admitted that the asset at issue is real property located at 125 Constitution Avenue, Jessup, PA.
8. Denied. Respondent does not have sufficient information or knowledge to form a belief as to the truth of the averments in this paragraph.
9. Admitted that Debtor did not appear at a Meeting of Creditors after her case was converted to Chapter 13.
10. Admitted.
11. Admitted.
12. Admitted.
13. Admitted insofar as the Proof of Claim speaks for itself.
14. Admitted.

15. Denied. Respondent does not have sufficient information or knowledge to form a belief as to the truth of the averments in this paragraph.

16. Denied. Respondent does not have sufficient information or knowledge to form a belief as to the truth of the averments in this paragraph.

17 – 19. Denied. Respondent/Trustee does not have sufficient information or knowledge to form a belief as to the truth of the averments in this paragraph. Answering further, the Bankruptcy Court has not made a finding as to the value of the subject real property and therefore, Debtor's calculation of non-exempt equity is unfounded and speculative.

WHEREFORE, Trustee respectfully requests that this Honorable Court convert the case back to Chapter 7 so that the Trustee can complete her administration of the case for the benefit of creditors.

Respectfully submitted:

Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
(717) 566-6097

BY: /s/Agatha R. McHale  
Attorney for Trustee

CERTIFICATE OF SERVICE

AND NOW, this 27th day of February, 2024, I hereby certify that I have served the within Answer by electronically notifying parties or by depositing a true and correct copy of the same in the United States Mail at Hummelstown, Pennsylvania, postage prepaid, first class mail, addressed to the following:

Eugene Doud, Esquire  
1418 Main Street, Suite 102  
Peckville, PA 18452

Jill Durkin, Esquire  
401 Marshbrook Road  
Factoryville, PA 18419

/s/Deborah A. DePalma  
Office of Jack N. Zaharopoulos  
Standing Chapter 13 Trustee